

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1-54. (Canceled)

55. (New) A method comprising:

receiving through a first Web page of an overlay application, identification information associated with a first party;

using the identification information to identify one or more remote user applications that are available for use by the first party through the overlay application to access accounts of one or more other parties;

receiving through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party;

using both the identification information and the account identifier to verify that the first party is authorized to access the account of the second party; and

as a result of the verification, generating a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications.

56. (New) The method of claim 55, further comprising:

in response to receiving the identification information associated with the first party,

authenticating the first party; and

starting a session of the first party with the overlay application.

57. (New) The method of claim 56, further comprising:

retrieving access information that identifies the one or more remote user applications that are available for use by the authenticated first party through the overlay application; and

providing to a computing system associated with the first party, the retrieved access information for storage in an access information field of a text file associated with the session of the first party with the overlay application.

58. (New) The method of claim 55, further comprising:

as a result of the verification,

retrieving account information that identifies one or more programs that are available for use by the first party through the first of the one or more remote user applications to access account data associated with the account of the second party; and

providing to a computing system associated with the first party, the retrieved account information for storage in an account information field of a text file associated with a session of the first party with the overlay application.

59. (New) The method of claim 58, wherein the retrieved account information specifies one or more of the following: a right of the first party to execute a program from within the first of the one or more remote user applications; a right of the first party to change a parameter of the second account; and a right of the first party to access a database.

60. (New) The method of claim 55, wherein, when the third Web page of the overlay application is rendered by a Web browser, one or more icons are displayed, each icon being representative of a program that is executable from within the first of the one or more remote user applications to provide the first party access to account data associated with the account of the second party.

61. (New) The method of claim 55, wherein, when the third Web page of the overlay application is rendered by a Web browser, an indicia is displayed, the indicia to visually indicate that the first party is impersonating the second party while accessing the account of the second party.

62. (New) The method of claim 55, wherein the identification information associated with the first party comprises a user identifier and an authenticator.

63. (New) The method of claim 55, wherein the one or more remote user applications comprise one or more of the following: a remote user application for use in accessing a retirement account, a remote user application for use in accessing an investment account, a remote user application for use in accessing a benefits account.

64. (New) A computer program product, stored on a computer-readable medium, the computer program product comprising instructions that cause a processor to:

- receive through a first Web page of an overlay application, identification information associated with a first party;

- use the identification information to identify one or more remote user applications that are available for use by the first party through the overlay application to access accounts of one or more other parties;

- receive through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party;

- use both the identification information and the account identifier to verify that the first party is authorized to access the account of the second party; and

- as a result of the verification, generate a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications.

65. (New) The computer program product of claim 64, wherein in response to receipt of the identification information associated with the first party, the computer program product further comprises instructions that cause the processor to:

- authenticate the first party; and

- start a session of the first party with the overlay application.

66. (New) The computer program product of claim 65, further comprising instructions that cause the processor to:

retrieve access information that identifies the one or more remote user applications that are available for use by the authenticated first party through the overlay application; and

provide to a computing system associated with the first party, the retrieved access information for storage in an access information field of a text file associated with the session of the first party with the overlay application.

67. (New) The computer program product of claim 64, further comprising instructions that cause the processor to:

as a result of the verification,

retrieve account information that identifies one or more programs that are available for use by the first party through the first of the one or more remote user applications to access account data associated with the account of the second party; and

provide to a computing system associated with the first party, the retrieved account information for storage in an account information field of a text file associated with a session of the first party with the overlay application.

68. (New) The computer program product of claim 67, wherein the retrieved account information specifies one or more of the following: a right of the first party to execute a program from within the first of the one or more remote user applications; a right of the first party to change a parameter of the second account; and a right of the first party to access a database.

69. (New) The computer program product of claim 64, wherein the instructions to cause the processor to generate a third Web page of the overlay application comprise instructions to cause the processor to:

generate a third Web page of the overlay application that, when rendered by a Web browser, displays one or more icons, each icon being representative of a program that is executable from within the first of the one or more remote user applications to provide the first party access to account data associated with the account of the second party.

70. (New) The computer program product of claim 64, wherein the instructions to cause the processor to generate a third Web page of the overlay application comprise instructions to cause the processor to:

generate a third Web page of the overlay application that, when rendered by a Web browser, displays an indicia to visually indicate that the first party is impersonating the second party while accessing the account of the second party.

71. (New) The computer program product of claim 64, wherein the identification information associated with the first party comprises a user identifier and an authenticator.

72. (New) The computer program product of claim 64, wherein the one or more remote user applications comprise one or more of the following: a remote user application for use in accessing a retirement account, a remote user application for use in accessing an investment account, a remote user application for use in accessing a benefits account.

73. An apparatus comprising:

a processor; and

a memory comprising instructions that cause the processor to:

receive through a first Web page of an overlay application, identification information associated with a first party;

use the identification information to identify one or more remote user applications that are available for use by the first party through the overlay application to access accounts of one or more other parties;

receive through a second Web page of the overlay application, a selection of a first of the one or more remote user applications and an account identifier representative of an account of a second party;

use both the identification information and the account identifier to verify that the first party is authorized to access the account of the second party; and

as a result of the verification, generate a third Web page of the overlay application that, when rendered by a Web browser, provides a view and information that is substantially similar to

a view and information of a Web page that would be provided to the second party when the second party accesses the account through the first of the one or more remote user applications.

74. (New) The apparatus of claim 73, wherein in response to receipt of the identification information associated with the first party, the memory further comprises instructions that cause the processor to:

authenticate the first party; and

start a session of the first party with the overlay application.

75. (New) The apparatus of claim 74, wherein the memory further comprises instructions that cause the processor to:

retrieve access information that identifies the one or more remote user applications that are available for use by the authenticated first party through the overlay application; and

provide to a computing system associated with the first party, the retrieved access information for storage in an access information field of a text file associated with the session of the first party with the overlay application.

76. (New) The apparatus of claim 73, wherein the memory further comprises instructions that cause the processor to:

as a result of the verification,

retrieve account information that identifies one or more programs that are available for use by the first party through the first of the one or more remote user applications to access account data associated with the account of the second party; and

provide to a computing system associated with the first party, the retrieved account information for storage in an account information field of a text file associated with a session of the first party with the overlay application.

77. (New) The apparatus of claim 76, wherein the retrieved account information specifies one or more of the following: a right of the first party to execute a program from within the first of the

one or more remote user applications; a right of the first party to change a parameter of the second account; and a right of the first party to access a database.

78. (New) The apparatus of claim 73, wherein the memory comprises instructions to cause the processor to:

generate a third Web page of the overlay application that, when rendered by a Web browser, displays one or more icons, each icon being representative of a program that is executable from within the first of the one or more remote user applications to provide the first party access to account data associated with the account of the second party.

79. (New) The apparatus of claim 73, wherein the memory comprises instructions to cause the processor to:

generate a third Web page of the overlay application that, when rendered by a Web browser, displays an indicia to visually indicate that the first party is impersonating the second party while accessing the account of the second party.

80. (New) The apparatus of claim 73, wherein the identification information associated with the first party comprises a user identifier and an authenticator.

81. (New) The apparatus of claim 73, wherein the one or more remote user applications comprise one or more of the following: a remote user application for use in accessing a retirement account, a remote user application for use in accessing an investment account, a remote user application for use in accessing a benefits account.

82. (New) A system comprising:

a processor; and

a memory that includes:

information corresponding to respective customer accounts;

one or more remote user applications, each remote user application to enable a customer user to access information corresponding to one or more customer accounts;

an overlay application to enable a non-customer user to access information corresponding

to one or more customer accounts; and

a database of records associated with respective non-customer users, each record including:

an identifier and authenticator associated with a non-customer user,
access information that identifies each customer account the non-customer user is authorized to access, and

for each customer account the non-customer user is authorized to access, account information that specifies the rights, restrictions, or both that are applicable when the non-customer user accesses the customer account through the overlay application.